

Information to identify the case:

Debtor 1	Dominic Forte		Social Security number or ITIN xxx-xx-5692
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 17-28799-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dominic Forte

11/8/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dominic Forte
Debtor

Case No. 17-28799-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 08, 2022

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2022:

Recip ID	Recipient Name and Address
db	+ Dominic Forte, 2117 S. Brighton Avenue, Lindenwold, NJ 08021-2506
517069361	+ Citifinancial, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
517163851	+ Deutsche Bank National, co Nationstar Mtg. LLC d/b/a Mr. cooper, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
517099686	+ Donna Forte, 2117 S. Brighton Avenue, Clementon, NJ 08021-2506
517099687	+ RAS Citron Law Office, LLC, 130 Clinton Road, Suite #202, Fairfield, NJ 07004-2927

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 08 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 08 2022 20:39:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: ecfbnc@aldrigepte.com	Nov 08 2022 20:39:00	Deutsche Bank National Trust Company as Trustee fo, Aldridge Pite, LLP, 4375 Jutland Drive, San Diego, CA 92117-3600
517069360	+ EDI: GMACFS.COM	Nov 09 2022 01:33:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517148177	EDI: GMACFS.COM	Nov 09 2022 01:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517069362	^ MEBN	Nov 08 2022 20:35:25	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517069363	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 08 2022 20:39:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517089831	+ Email/Text: ecfbnc@aldrigepte.com	Nov 08 2022 20:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517069365	+ Email/Text: clientservices@remexinc.com	Nov 08 2022 20:39:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517069367	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Nov 08 2022 20:39:00	Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
517069368	+ EDI: VERIZONCOMB.COM		

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Nov 09 2022 01:33:00

Verizon, Verizon Wireless Bankruptcy
Administrati, 500 Tecnolgy Dr Ste 500, Weldon
Springs, MO 63304-2225

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517069366	*+	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517069364	##+	Optimum Outcomes, Inc, 2651 Warrenville Rd Ste 500, Downers Grove, IL 60515-5559

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:

Name	Email Address
Brad J. Sadek	on behalf of Debtor Dominic Forte bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Soundview Home Loan Trust 2007-NS1 Asset-Backed Certificates Series 2007-NS1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Soundview Home Loan Trust 2007-NS1 Asset-Backed Certificates Series 2007-NS1 hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY kbuttery@moodklaw.com
Laura M. Egeman	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Robert P. Saltzman	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Soundview Home Loan Trust 2007-NS1 Asset-Backed Certificates Series 2007-NS1 dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Soundview Home Loan Trust 2007-NS1

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Asset-Backed Certificates Series 2007-NS1 smncina@raslg.com

Steven P. Kelly

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY skelly@sterneisenberg.com
bkecf@sterneisenberg.com

U.S. Trustee

USTPRRegion03.NE.EDCF@usdoj.gov

TOTAL: 12